



**DISCLOSURE IN TERMS OF THE FINANCIAL ADVISORY AND
INTERMEDIARY SERVICES (FAIS) ACT (37 of 2002)
PLEASE READ IT CAREFULLY**

The FAIS Act was enacted for your benefit. Youi is an insurance product provided and underwritten by OUTsurance Insurance Company Ltd an authorised Financial Services Provider (FSP). (FSP license number is 896). Any reference to "policy" in this notice refers to your Youi Policy. Please note: this disclosure does not form part of the insurance contract.

As a short-term insurance Policyholder you have the right to the following information:

Information about us as an FSP: OUTsurance Insurance Company Limited whom underwrites and provides the Youi product is authorised to provide financial advice and services on the following short-term insurance products: Personal and Commercial lines.

Our contact information:

1241 Embankment Road	PO Box 8443	Sales & Client Care	086 000 9684 (YOUI)
Zwartkop Ext 7	Centurion	Claims	086 000 9684 (YOUI)
Centurion	0046	Youi.Assist	086 000 9684 (YOUI)
0157		Switchboard	+27 12 336 3600
Website	www.youi.co.za	Fax	+27 12 673 4544
Public Officer	publicofficer@out.co.za	Insurance Fraud Line	08 601 02 117

How to lodge a claim: all claims are lodged telephonically. Contact 086 000 9684 (YOUI). Refer to Your Youi Policy for further information.

Other matters of importance:

- If the information above was given orally, it must be confirmed in writing within 30 days. You will be informed of any material changes to the information referred above.
- Please read through all the documents we send you to ensure that you understand the contents thereof. For your protection, all our telephone calls are recorded.
- OUTsurance has Professional Indemnity insurance and accepts responsibility for the financial advice of its Representatives, acting in the scope and course of their employment.
- You are entitled to a copy of the policy documents free of charge.
- Sales advisors of the Youi product are full-time employees of OUTsurance. Their salaries are performance based and are determined by various factors including the total premium and number of sales.
- The appropriateness of our advice might be limited if we could not conduct a full financial analysis.
- Our Complaints Resolution Policy is available [here](#).
- All debit order payments may only be in favor of one person and may not be transferred without your approval; we must inform you in writing at least 30 days before the cancellation of the debit order.
- The premium payable and the due date are indicated on the Schedule. Non-payment of premiums may lead to your policy being cancelled or cover being suspended.
- Polygraphs or any lie detector tests are not obligatory in the event of a claim and the failure thereof must not be the sole reason for repudiating a claim. OUTsurance does not subscribe to the practice of electronic lie detection.
- We must give written reason/s for repudiating your claim.

Claims related queries: if you dispute the outcome of your claim you must address these directly with us. If the matter is not resolved to your satisfaction, you may address your queries to:

- The Short-term Insurance Ombudsman.
Private Bag X45
Claremont
Cape Town, 7700
Website www.ombud.co.za
Telephone +27 21 657 5000
Fax +27 21 674 0951

Compliance related queries: For any compliance/non-compliance matter relating to FAIS or the Policyholder Protection Rules you may contact our Compliance Officer on +27 (12) 673 3019. If the matter is not resolved to your satisfaction, you may address your queries to:

- The FAIS Ombud
PO Box 7451
Lynnwood Ridge
0040
Telephone 0860 324 766
Fax +27 12 348 3447
E-mail info@faisombud.co.za

Youi (Pty) Limited is an authorised financial services provider (FSP 22785).
Underwritten by OUTsurance Insurance Company Limited and OUTsurance Life Insurance Company Limited (FSP 896).
1241 Embankment Road, Zwartkop Ext 7, Centurion 0157
PO Box 8443, Centurion 0046 Tel: +27 12 336 3600 Fax: + 27 12 673 4544 Sales: 086 000 9684 (YOUI)
Website: www.youi.co.za
Directors: WT Roos, JH Hofmeyr Company Secretary: AH Wilson.
Youi (Pty) Ltd Co. Reg. No. 2005/024424/07